

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Gary J Stopyra, Sr
Laurie A Stopyra

Case No.:1-20-00152HWV

Chapter 13

Debtor(s)

NOTICE OF FINAL CURE PAYMENT

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition and post-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

PART 1: MORTGAGE INFORMATION

Creditor Name:	Freedom Mtg
Court Claim Number:	07
Last Four of Loan Number:	0389
Property Address if applicable:	3274 Scotland Rd

PART 2: CURE AMOUNT

Total cure disbursement made by the trustee:

a.	Allowed prepetition arrearages:	\$108.88
b.	Prepetition arrearages paid by the trustee:	\$108.88
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$0.00
f.	Postpetition arrearage paid by the trustee:	\$0.00
g.	Total b, d, and f:	\$108.88

PART 3: POSTPETITION MORTGAGE PAYMENT

Mortgage is/was paid directly by the debtor(s).

PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: January 23, 2024

Respectfully submitted,

/s/ Jack N. Zaharopoulos
Standing Chapter 13 Trustee
Suite A, 8125 Adams Drive
Hummelstown, PA 17036
Phone: (717) 566-6097
Fax: (717) 566-8313
email: info@pamd13trustee.com

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FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Gary J Stopyra, Sr
Laurie A Stopyra

Case No.:1-20-00152HWV

Chapter 13

Debtor(s)

CERTIFICATE OF SERVICE

I certify that I am more than 18 years of age and that on January 23, 2024, I served a copy of this Notice of Final Cure Payment on the following parties by 1st Class mail from Hummelstown, PA, unless served electronically.

Served Electronically

Nicholas G. Platt, Esquire
Mooney Law
230 York St
Hanover PA 17331

Served by First Class Mail

Freedom Mortgage Corporation
PO Box 50485
Indianapolis IN 46250-0485

Gary J Stopyra, Sr
Laurie A Stopyra
PO Box 13412
Trapper Creek AK 99683

I certify under penalty of perjury that the foregoing is true and correct.

Date: January 23, 2024

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee
Jack N. Zaharopoulos
Suite A, 8125 Adams Dr.
Hummelstown, PA 17036
Phone: (717) 566-6097
email: info@pamd13trustee.com

Disbursements for Claim

Case: 19-00152 GARY J. STOPYRA, SR.

FREEDOM MORTGAGE CORPORATION
10500 KINCAID DRIVE
CASH PROCESSING
FISHERS, IN 46037-

Sequence: 24
Modify:
Filed Date:
Hold Code:

Acct No: 3274 Scotland Rd - PRE-ARRE

ARREARS - 3274 SCOTLAND ROAD

Amt Sched:	\$256,354.00	Debt:	\$108.88	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$108.88	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
5200	FREEDOM MORTGAGE CORPORATION							
520-0	FREEDOM MORTGAGE CORPORATIC		10/18/2022	2017801	\$1.30	\$0.00	\$1.30	10/26/2022
520-0	FREEDOM MORTGAGE CORPORATIC		08/17/2022	2015719	\$20.13	\$0.00	\$20.13	09/08/2022
520-0	FREEDOM MORTGAGE CORPORATIC		02/16/2022	2009599	\$16.27	\$0.00	\$16.27	03/15/2022
520-0	FREEDOM MORTGAGE CORPORATIC		09/14/2021	2004504	\$18.42	\$0.00	\$18.42	09/22/2021
520-0	FREEDOM MORTGAGE CORPORATIC		04/15/2021	1229060	\$18.07	\$0.00	\$18.07	04/27/2021
520-0	FREEDOM MORTGAGE CORPORATIC		10/15/2020	1222468	\$17.87	\$0.00	\$17.87	10/23/2020
520-0	FREEDOM MORTGAGE CORPORATIC		06/02/2020	1218319	\$16.82	\$0.00	\$16.82	06/15/2020
Sub-totals:					\$108.88	\$0.00	\$108.88	
Grand Total:					\$108.88	\$0.00		